

0964978.07.1504  
T09T20" B2664860

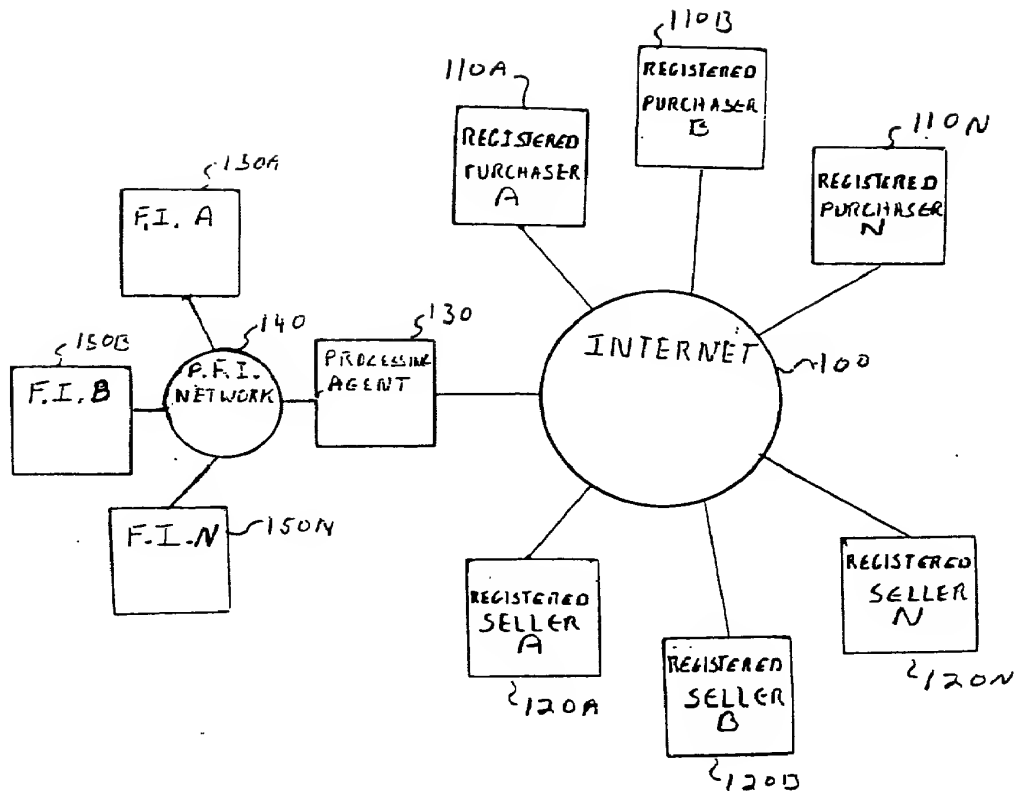


FIGURE 1

09849978-071601

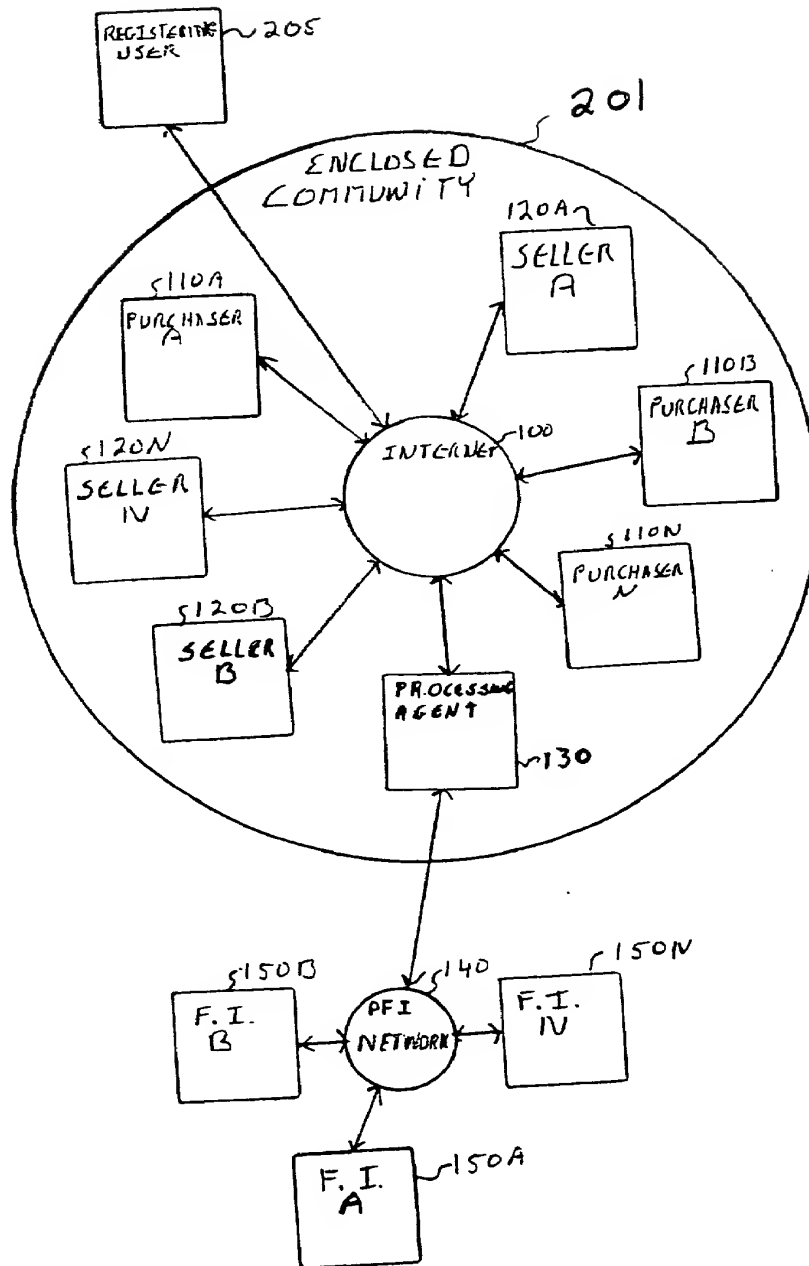


FIGURE 2

FIG. 3

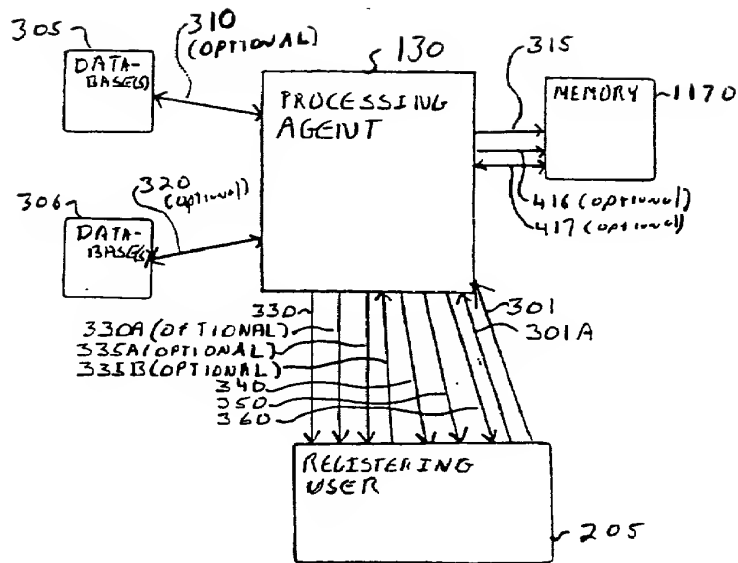


FIGURE 3

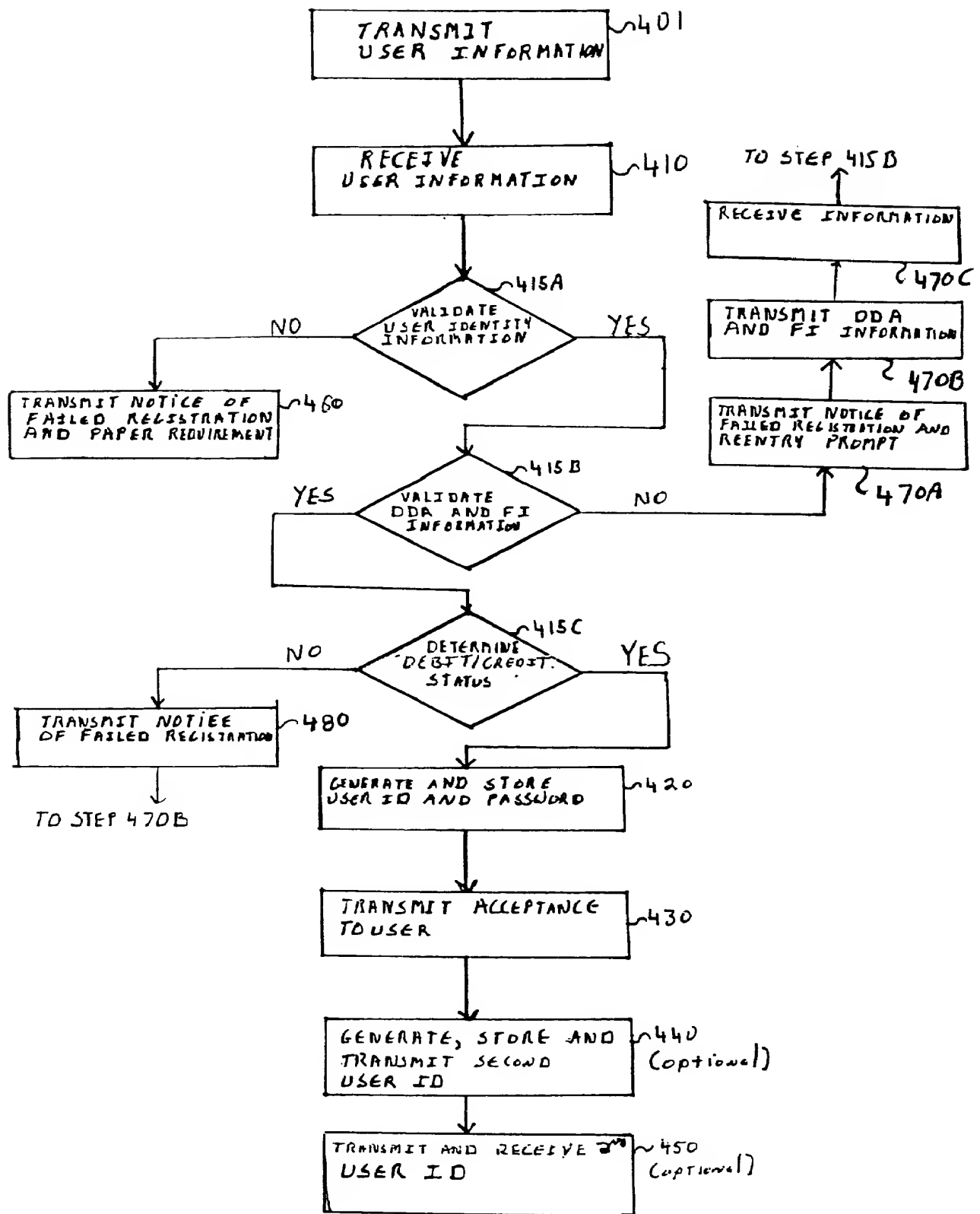


FIGURE 4

09049978 071601

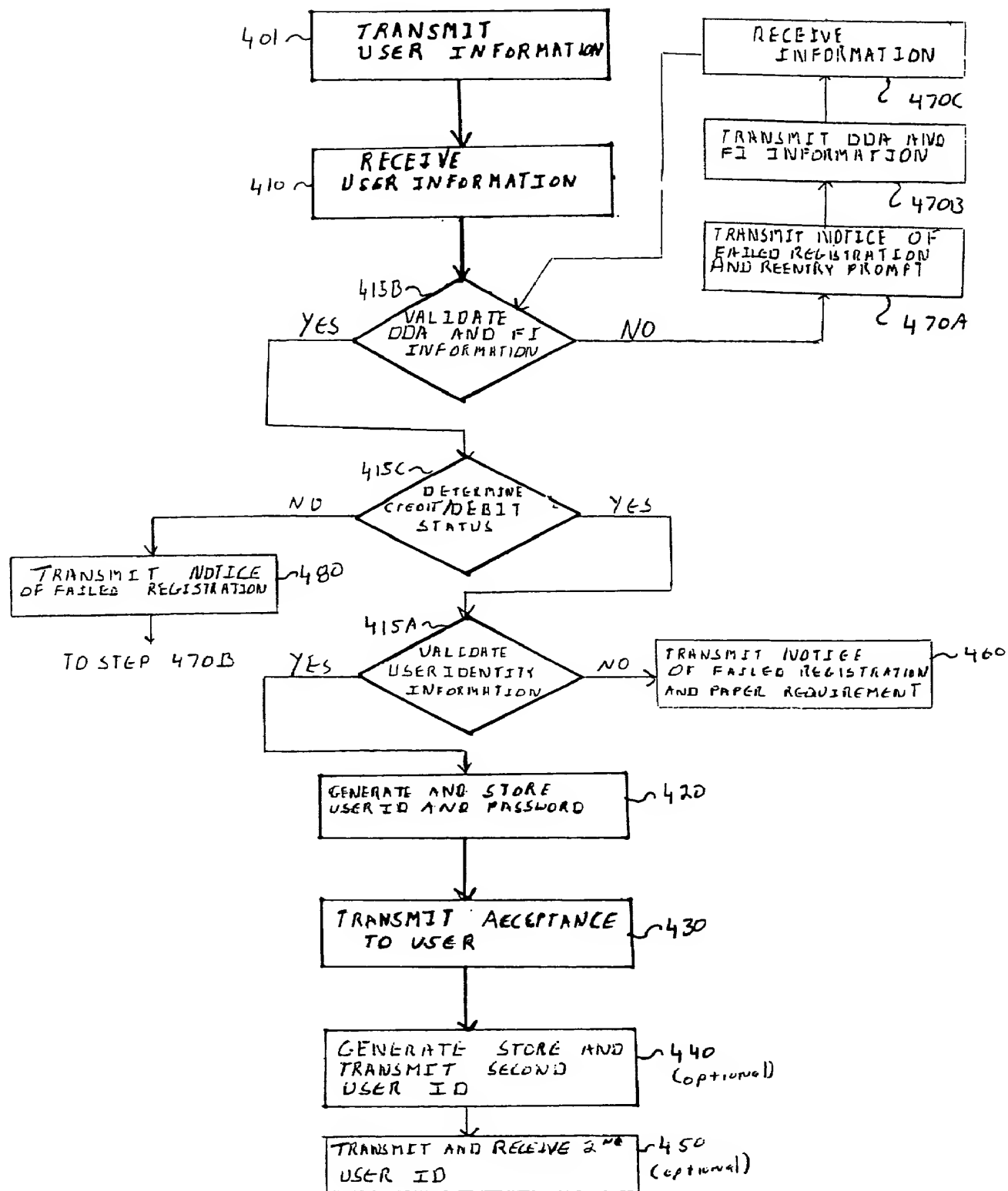


FIGURE 5

0964978-071601

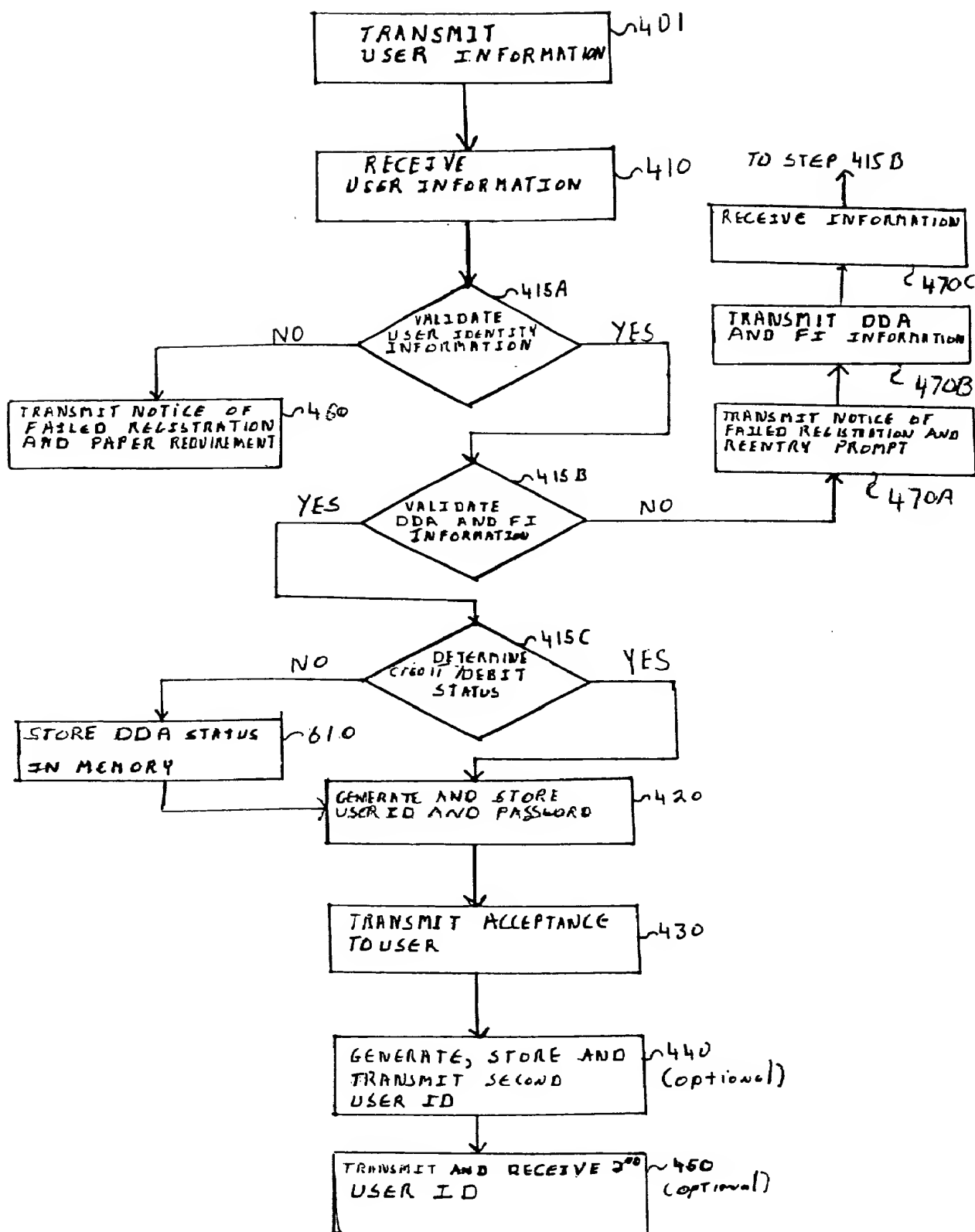


FIGURE 6

0984978.07.1601

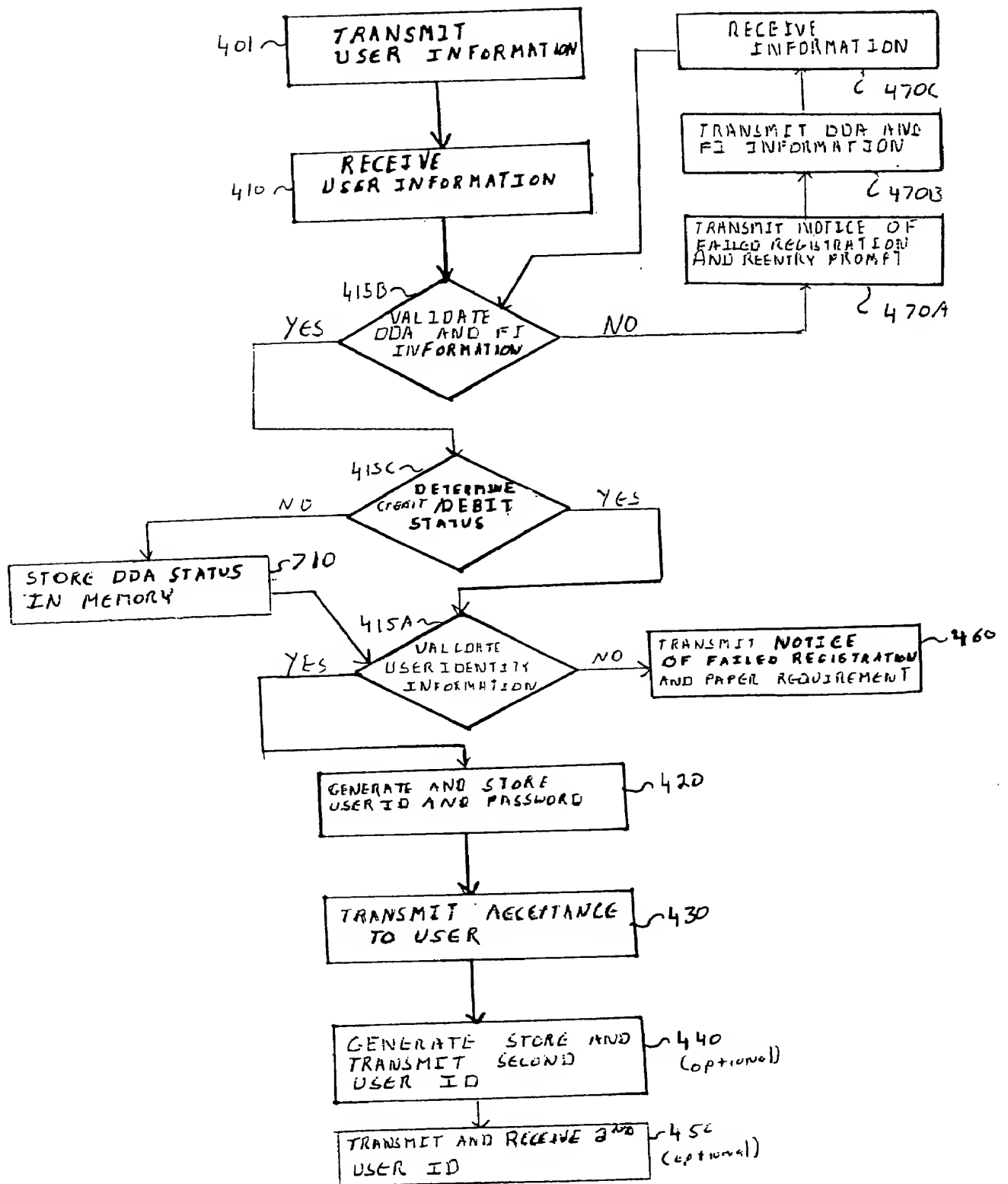


FIGURE 7

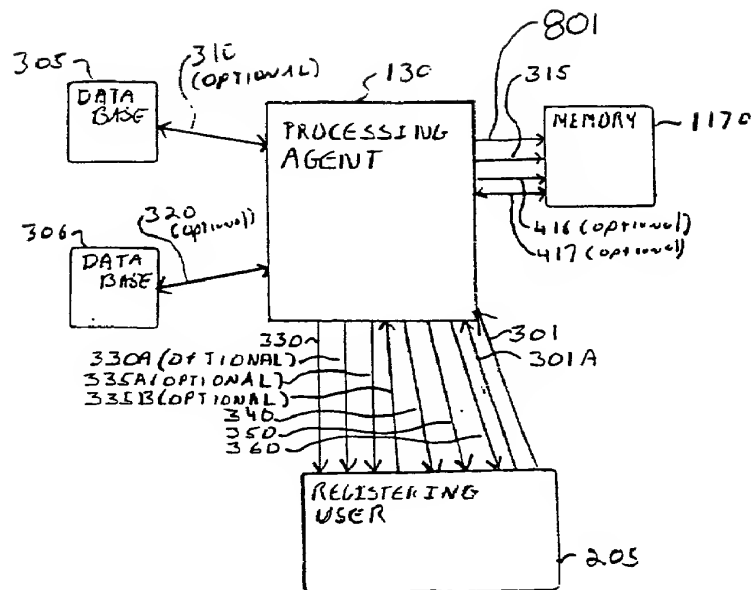


FIGURE 8



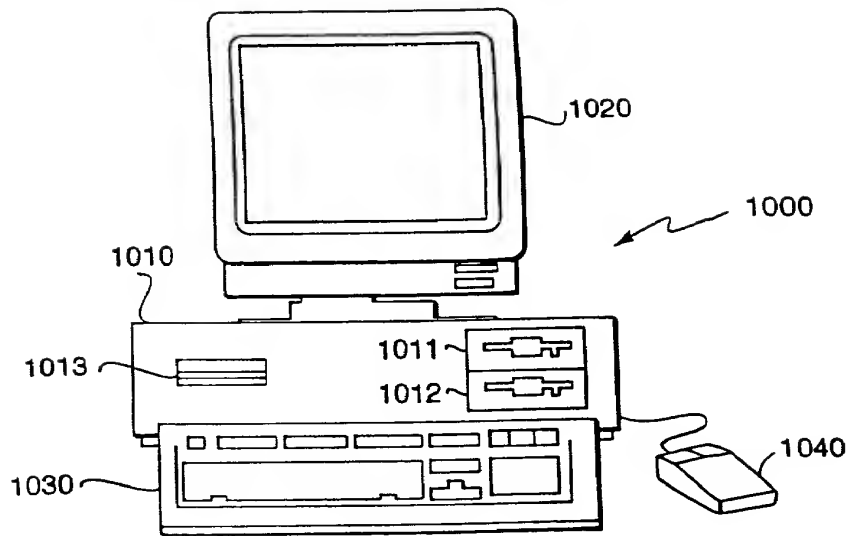


FIG. 9

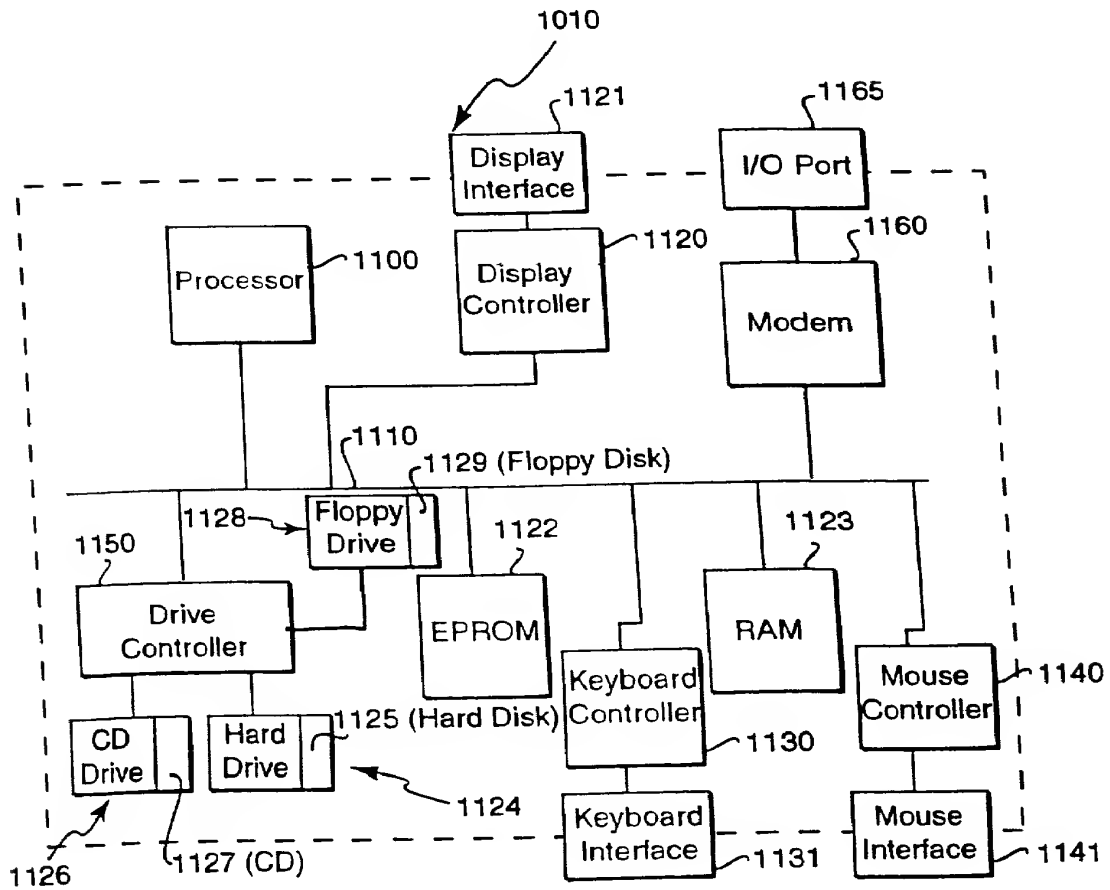


FIGURE 10

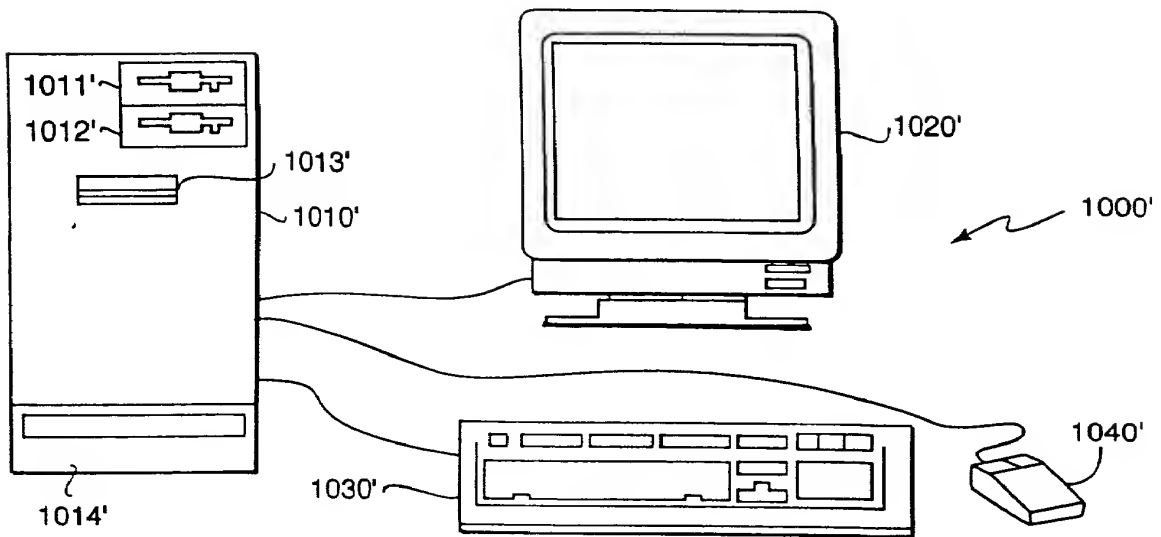


FIG. 11A

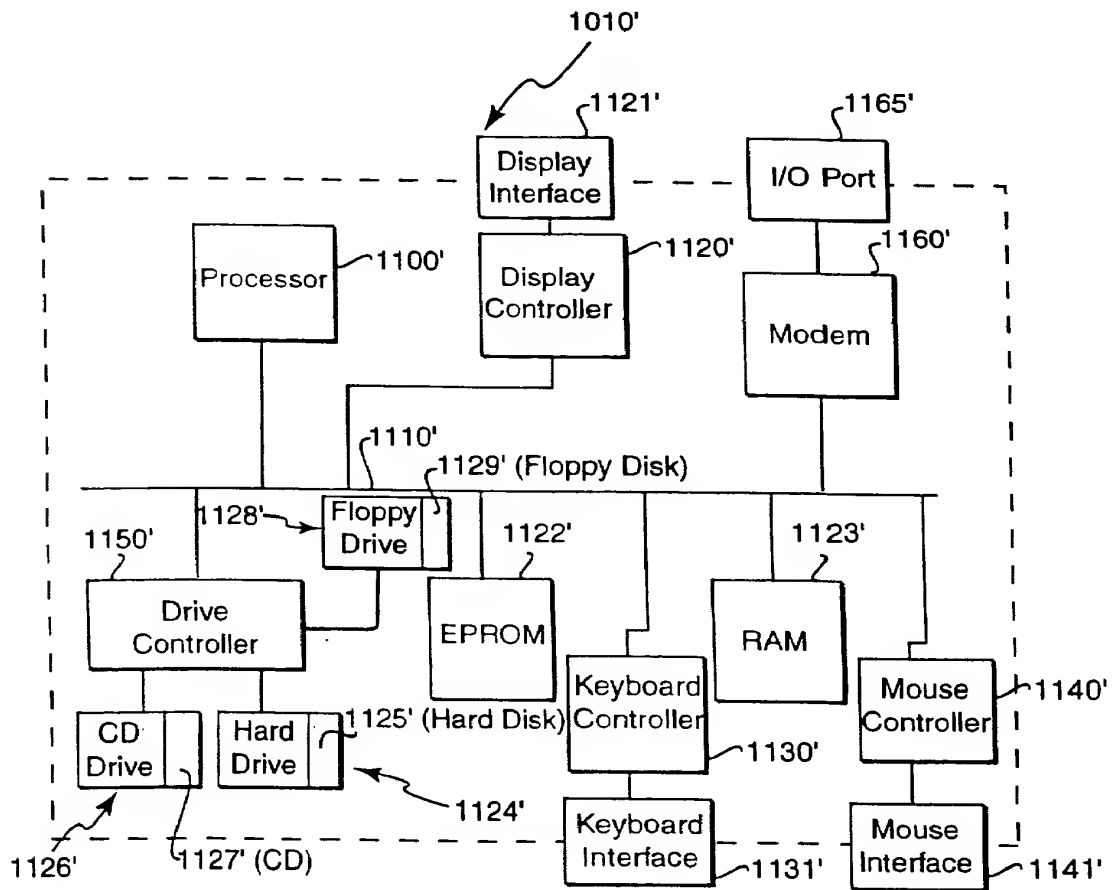


FIGURE 11B

09849978.071601

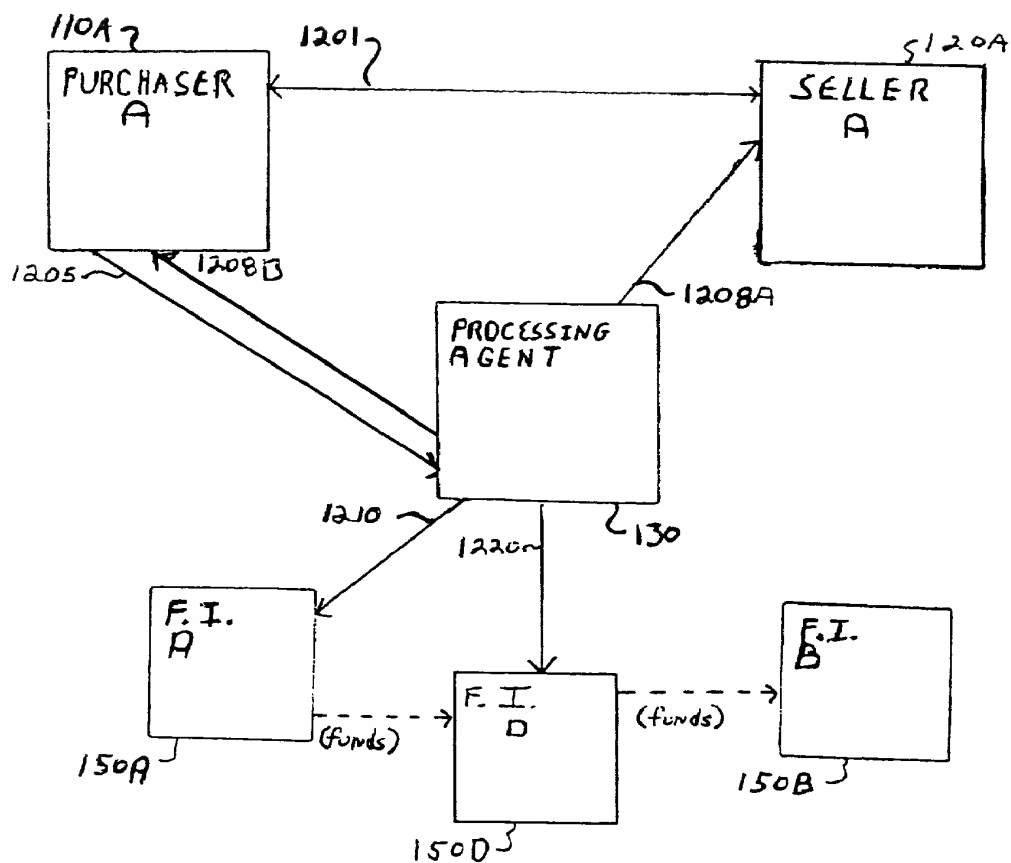


FIGURE 12

09849978.071604  
T09T20"8264860

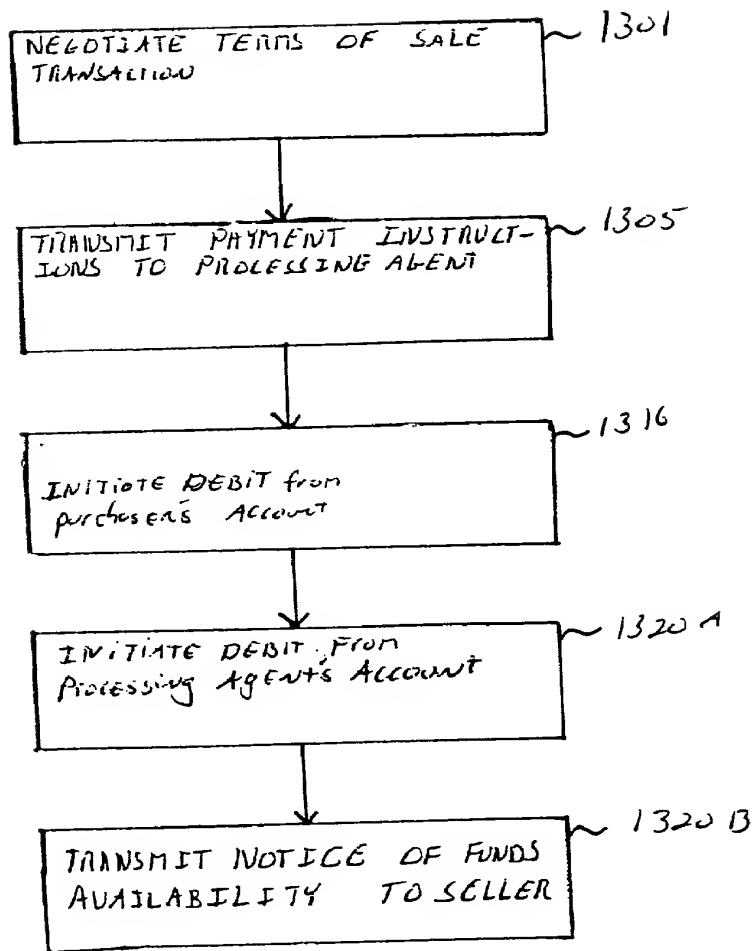


FIGURE 13

09849978.071601

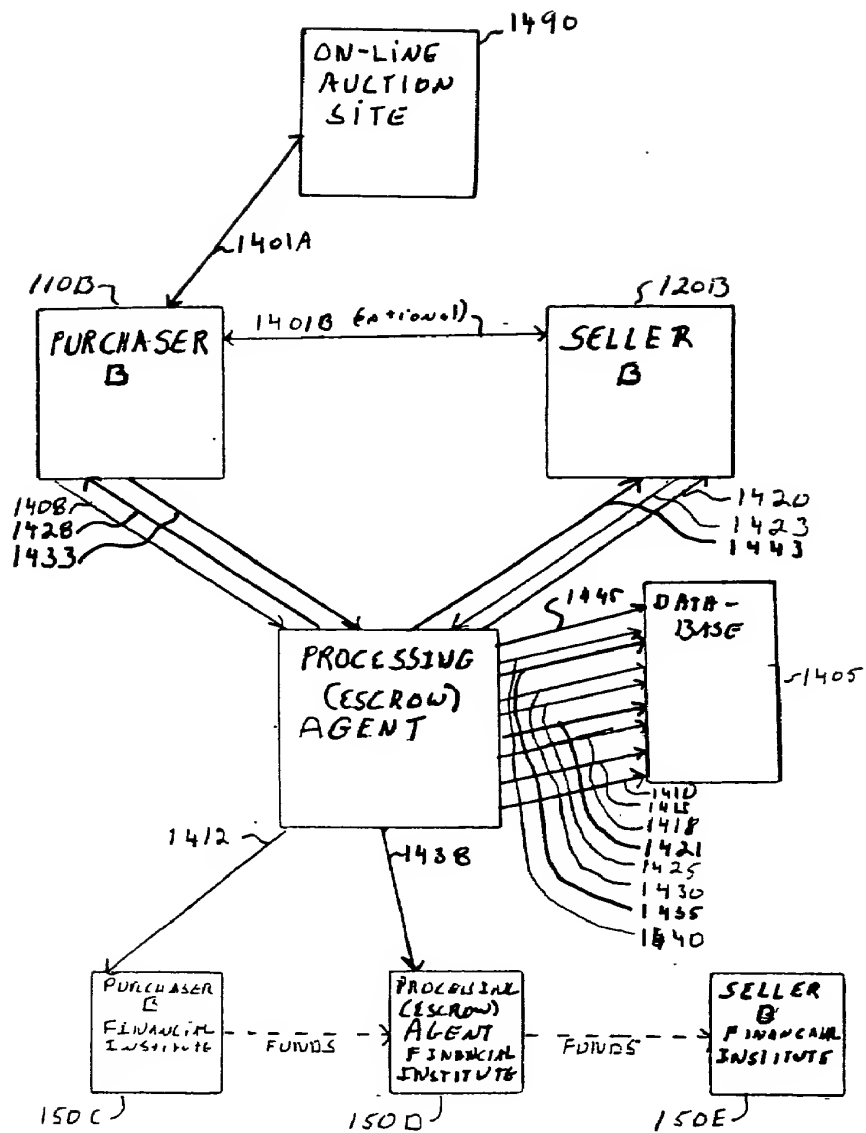


FIGURE 14

09849978.071501

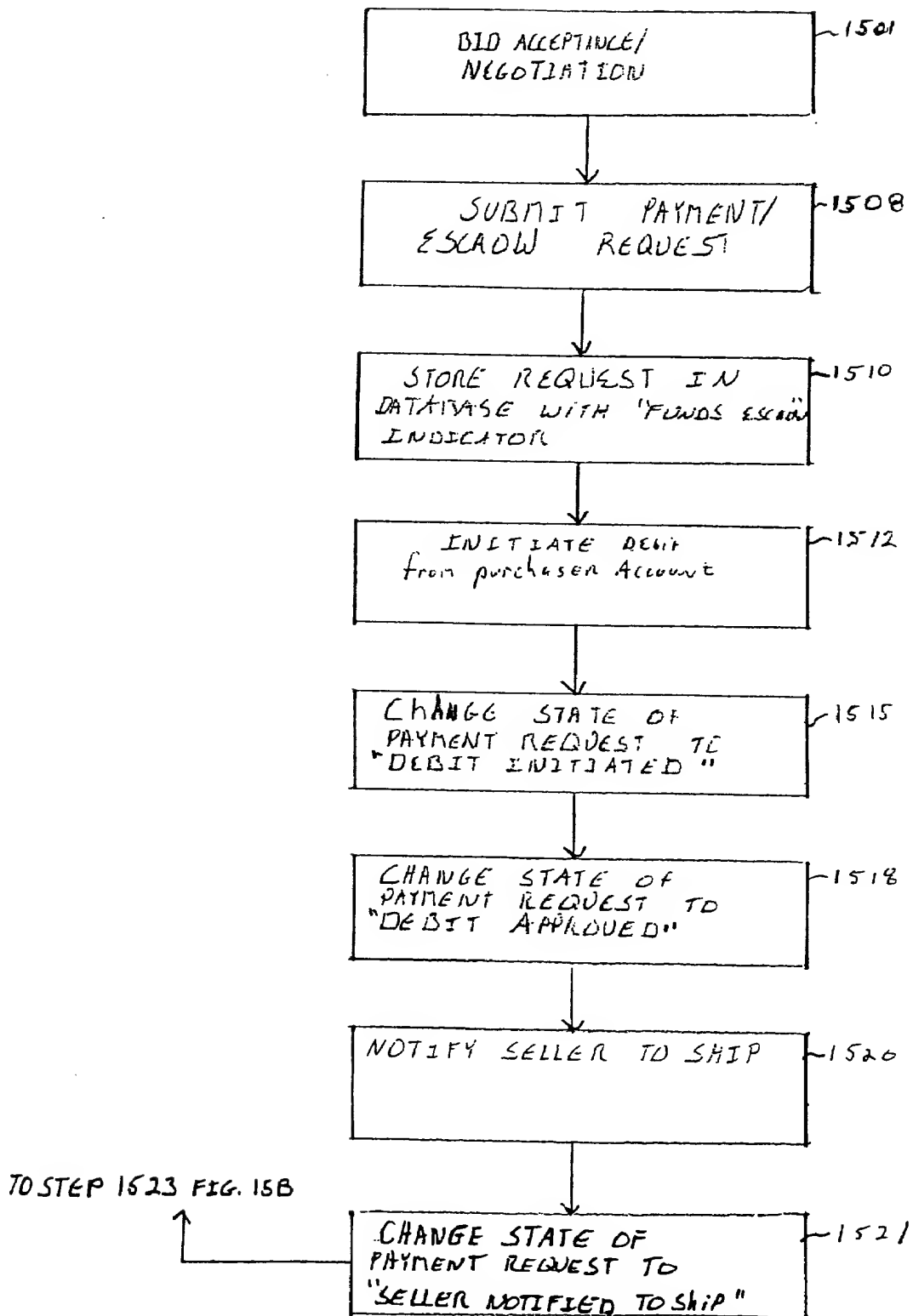


FIGURE 15A

FROM STEP 1521 FIGURE 15A

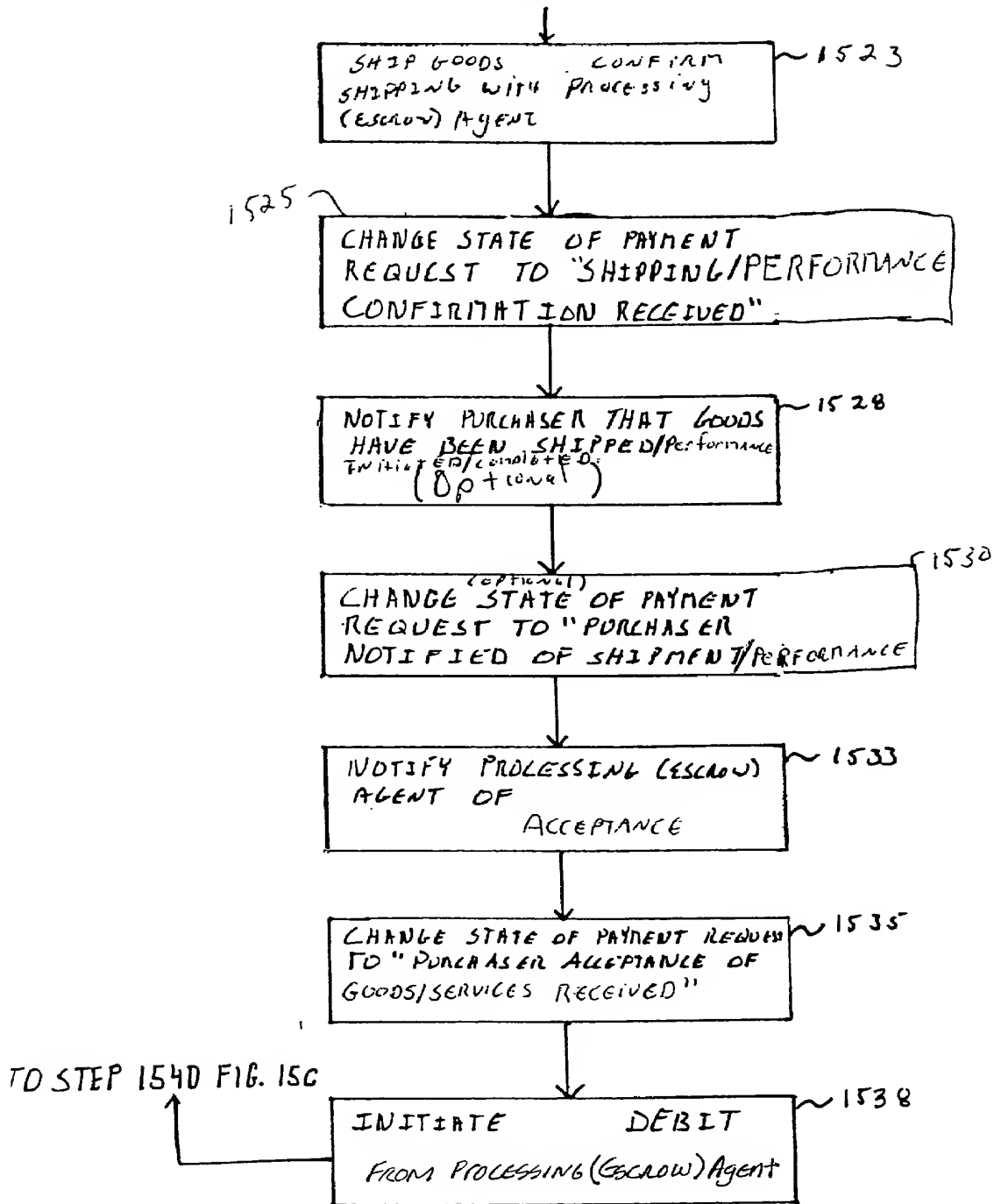


FIGURE 15B

FROM STEP 1538 FIGURE 15B

CHANGE STATE OF PAYMENT  
REQUEST TO "FUNDS CREDITED  
TO SELLER" ~1540

NOTIFY SELLER OF FUNDS  
TRANSFER ~1543

CHANGE STATE OF PAYMENT  
REQUEST TO "SELLER NOTIFIED  
OF FUNDS CREDITING" ~1545

FIGURE 15C

202508261850



FIG. 16

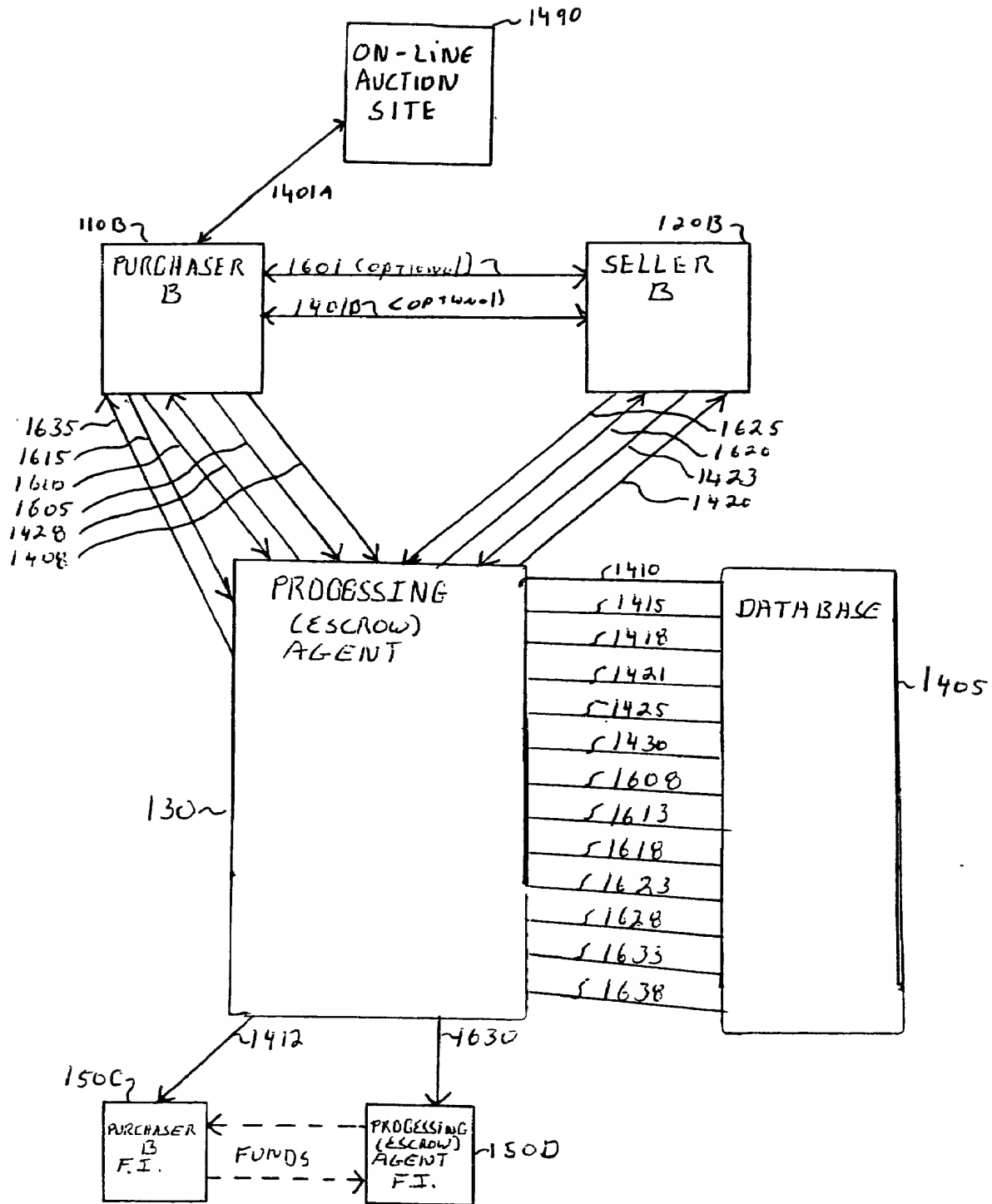


FIGURE 16

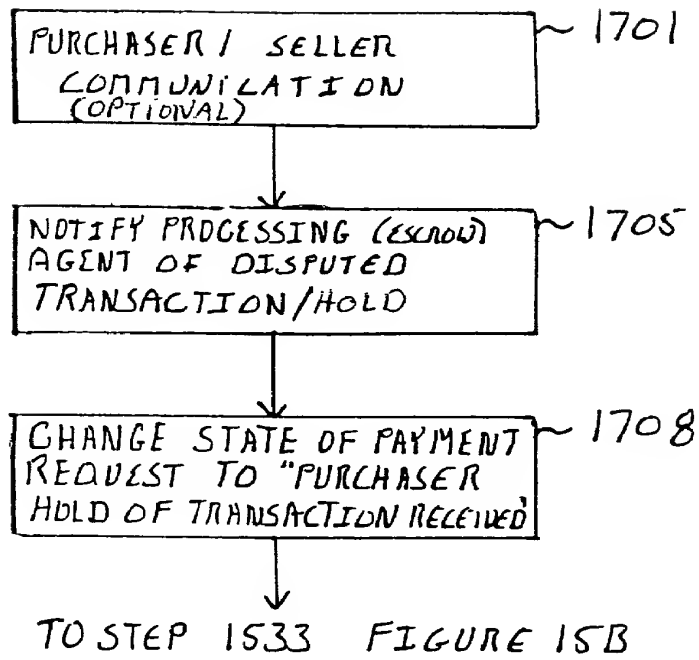


FIGURE 17A

09349978 071E01  
FIG 17B

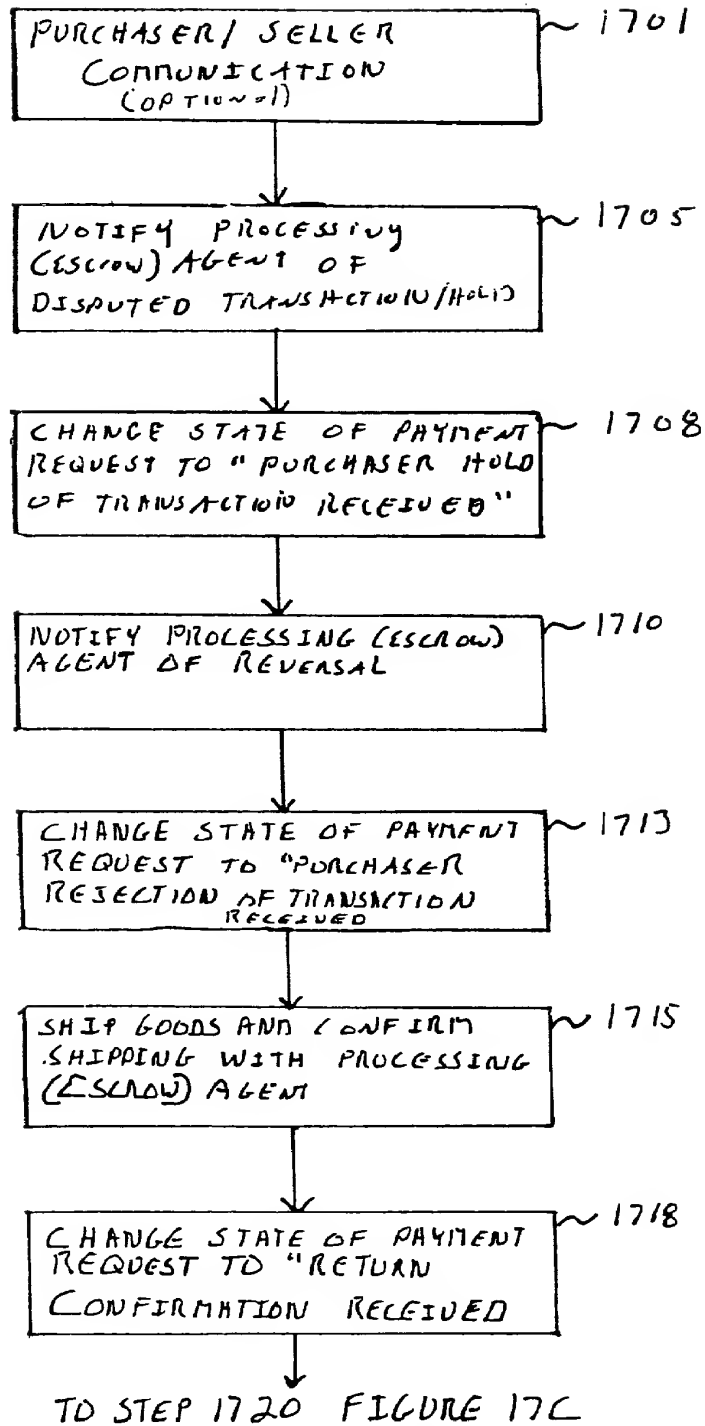


FIGURE 17B

FROM STEP 1718 FIGURE 17B

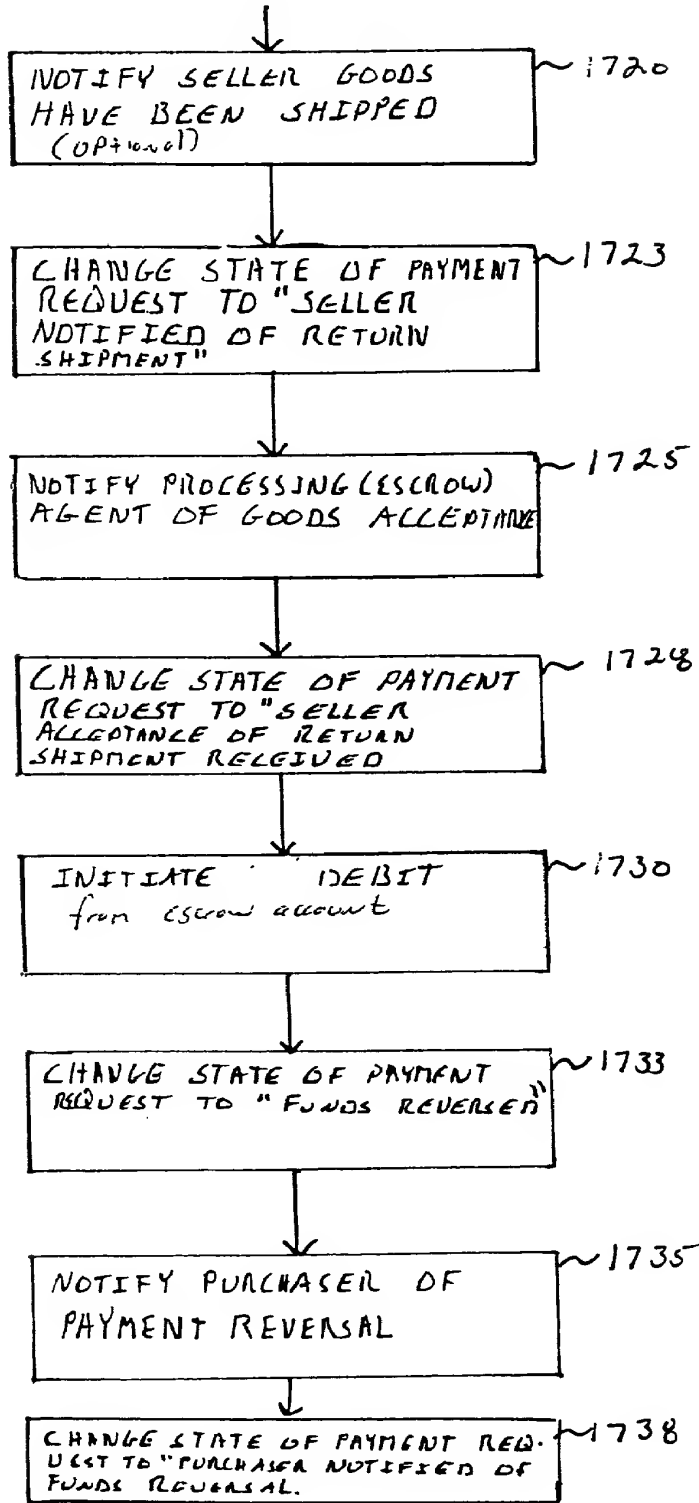


FIGURE 17C

09649978-071601

09049978.071604

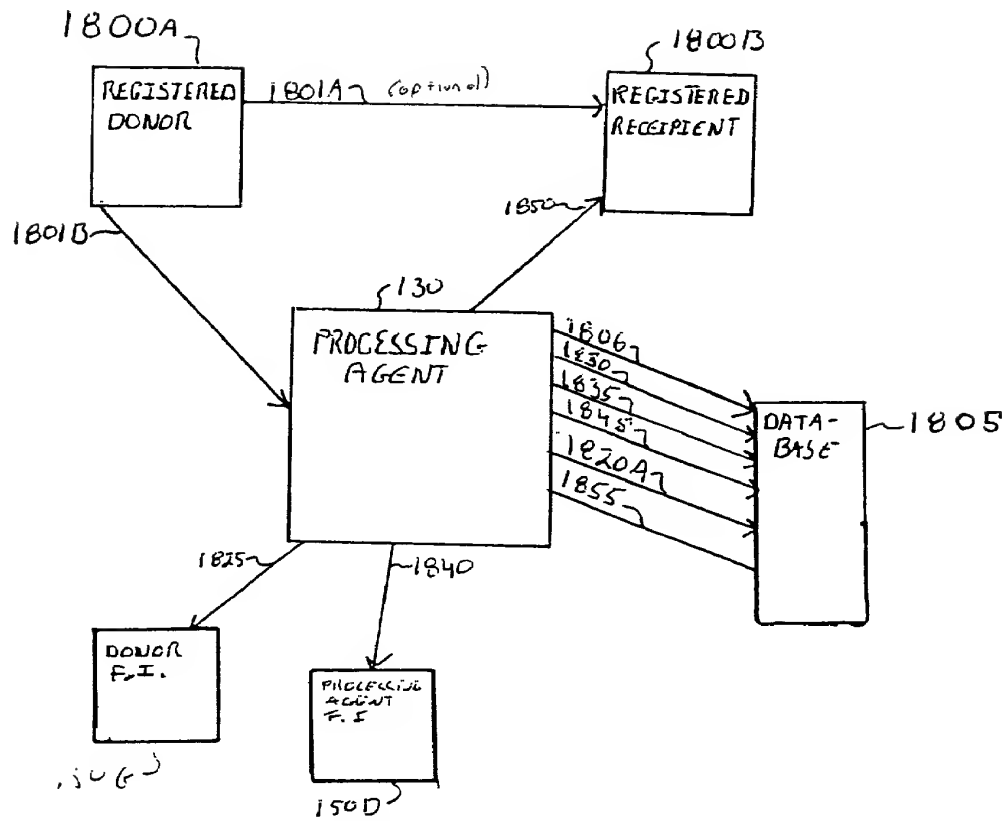


FIGURE 18A

03849978.071504

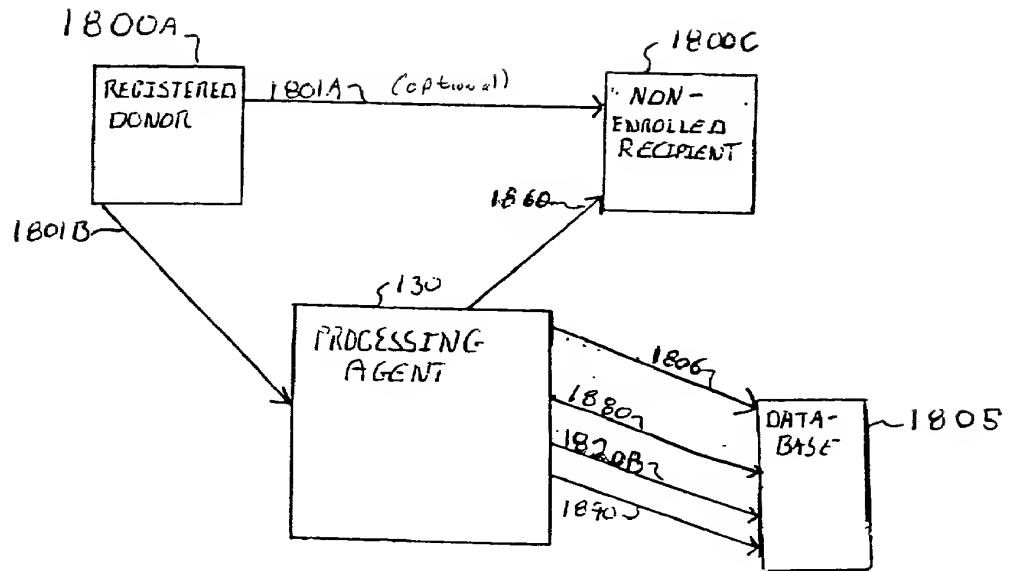


FIGURE 18B

00049978 071501  
T05T70" 87664860

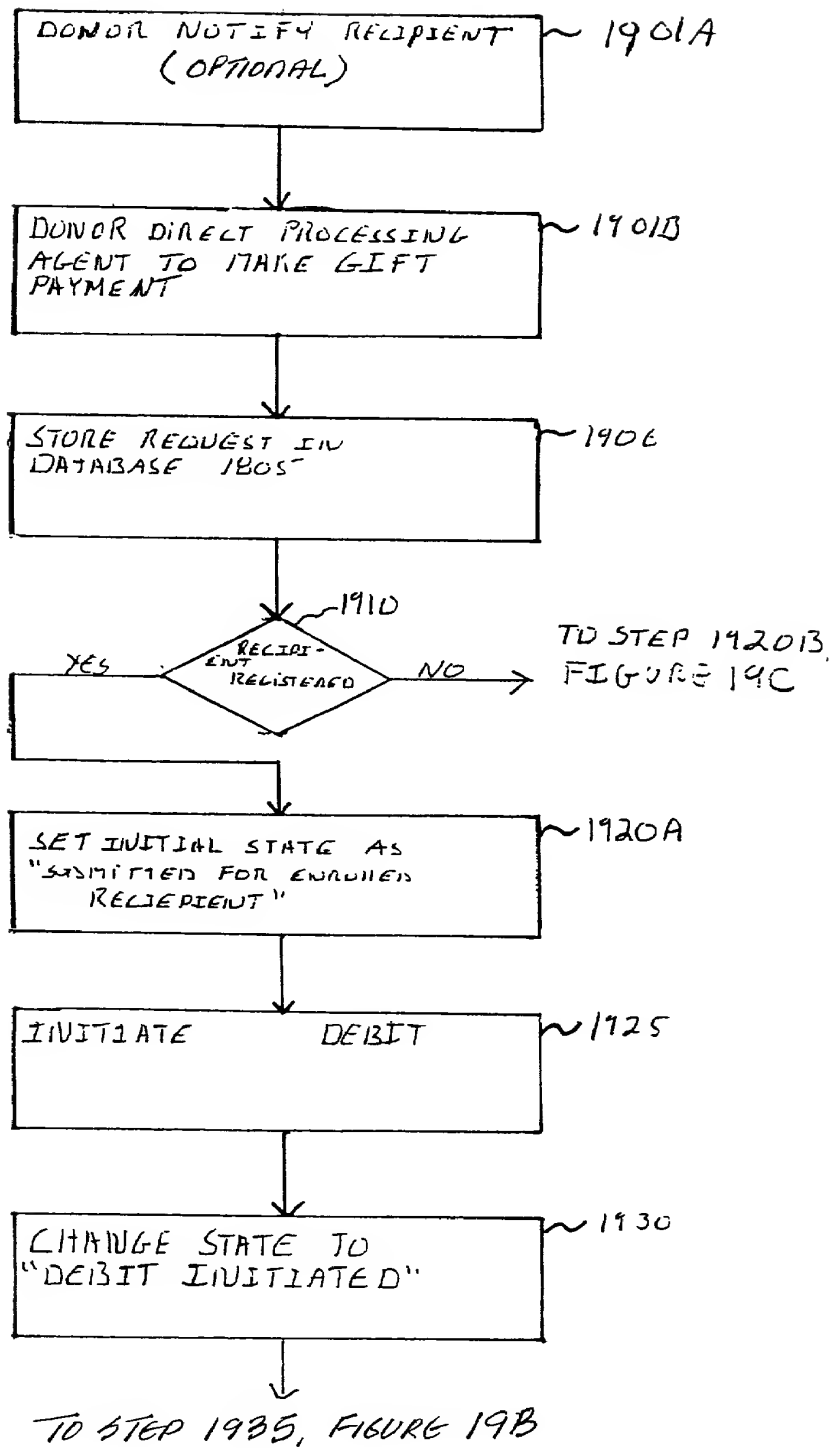


FIGURE 19A

FROM STEP 1930, FIGURE 19A

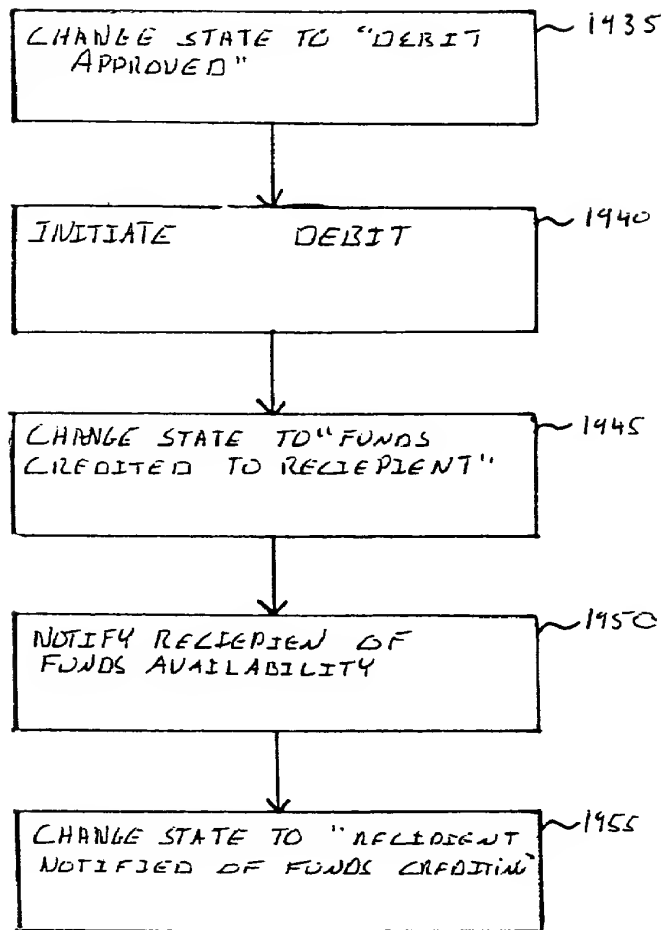


FIGURE 19B



FROM STEP 910 OF FIGURE 19A

SET INITIAL STATE AS "SUBMITTED  
FOR NON-ENROLLED RECIPIENT" ~ 1920B

NOTIFY/INVITE NON-  
ENROLLED RECIPIENT ~ 1960

CREATE AND STORE  
PENDING TRANSACTION ~ 1961

REGISTER NON-ENROLLED  
RECIPIENT ~ 1965

CHANGE STATE TO "SUBMITTED  
FOR ENROLLED RECIPIENT" ~ 1970

TO STEP 1925, FIGURE 19A

FIGURE 19C

0984978.071601

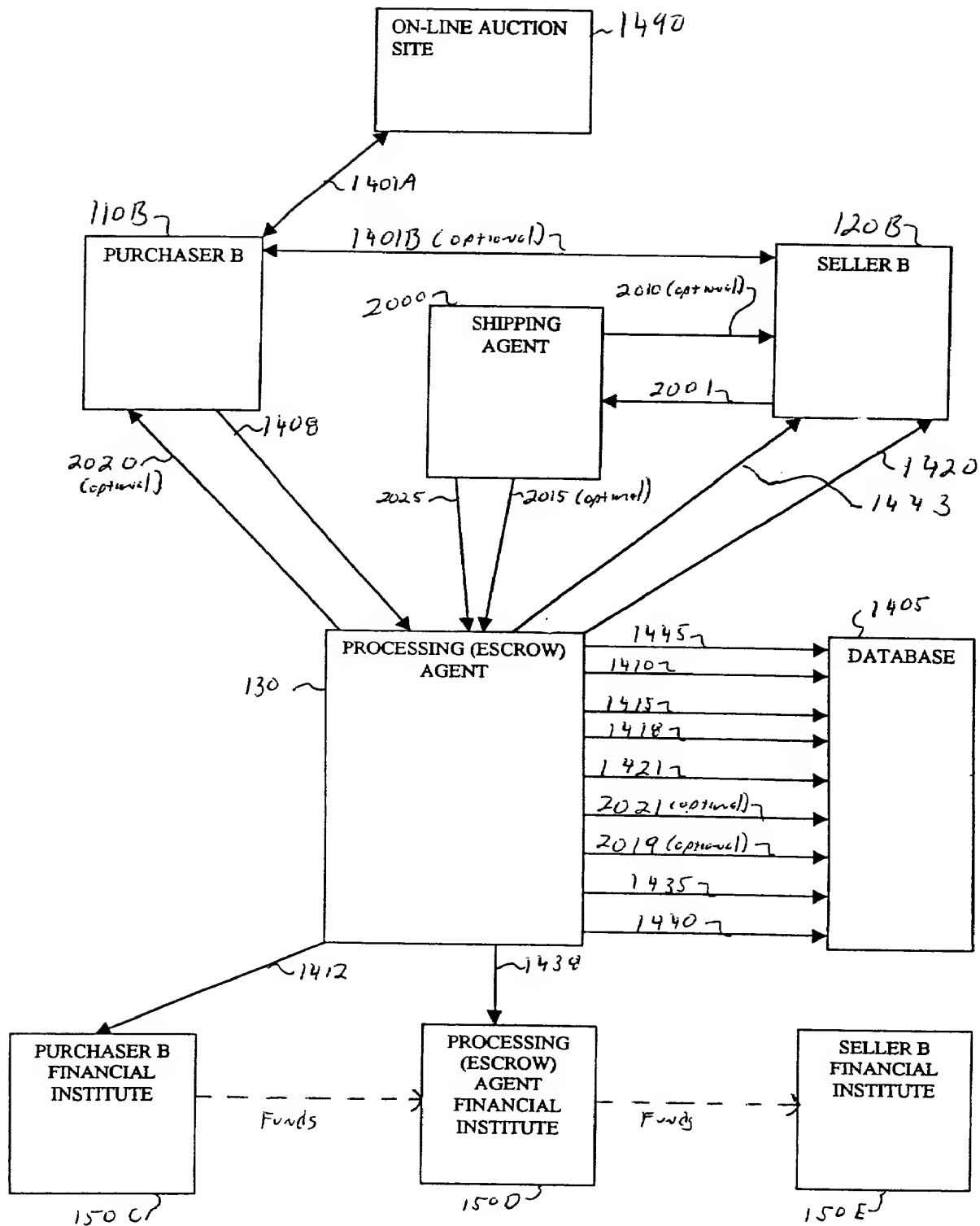


FIGURE 20

From Step 1520, Figure 15A

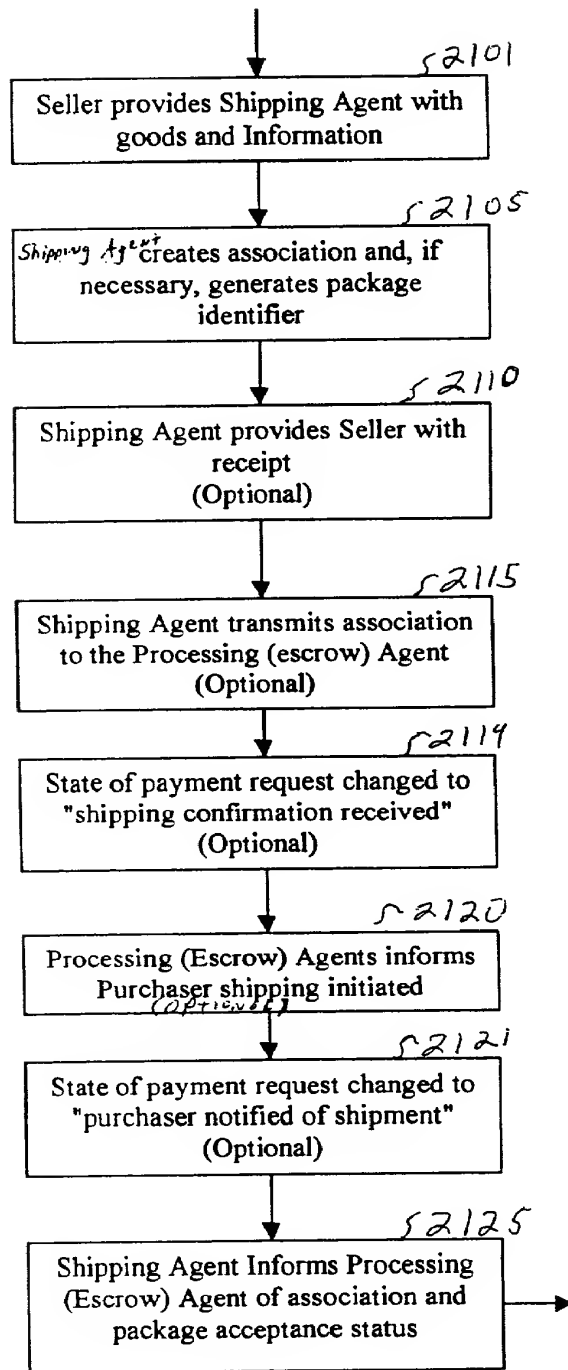


FIGURE 21

0584978.07.1601

FIG. 20

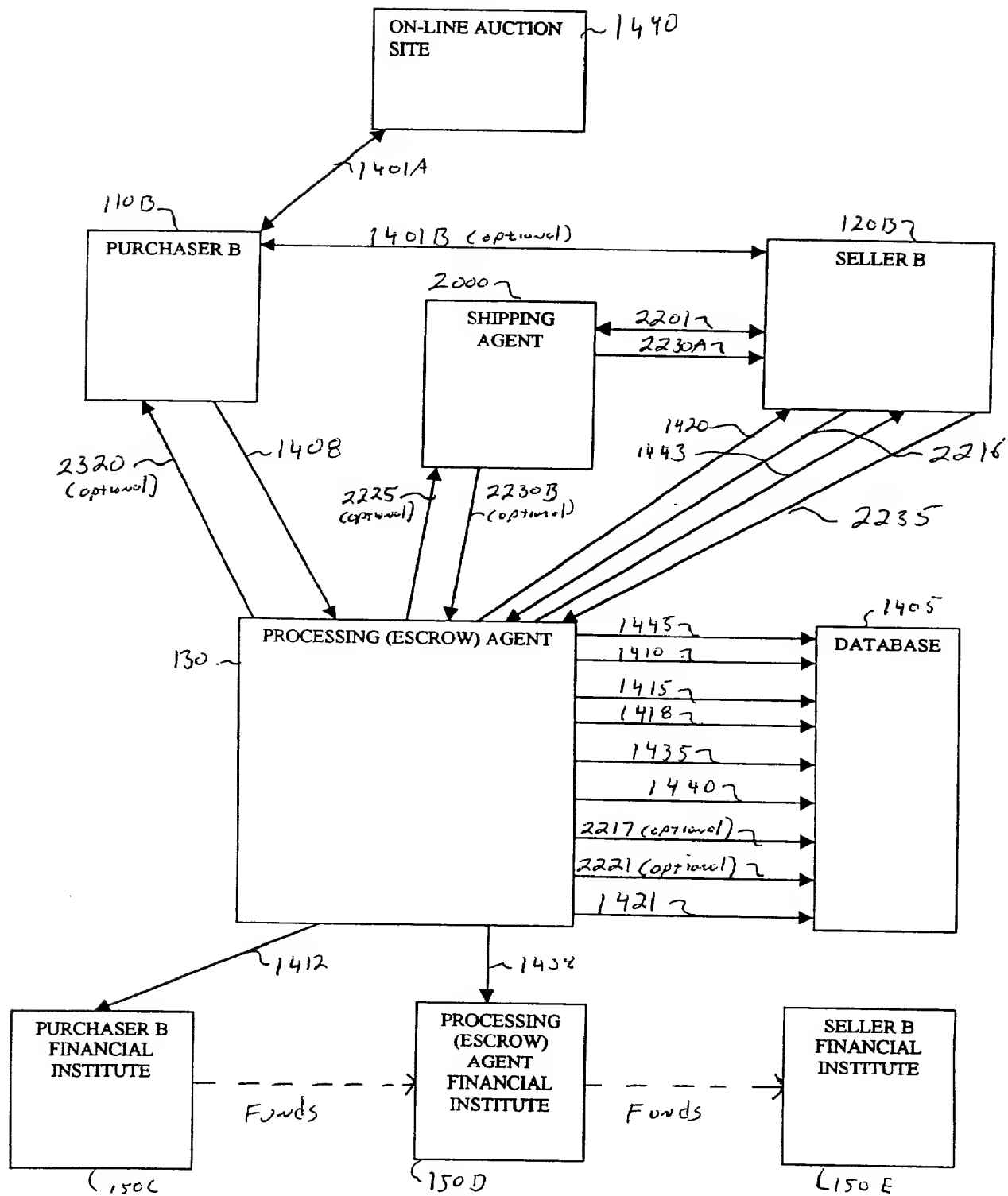


FIGURE 22

From Step 1520, Figure 15

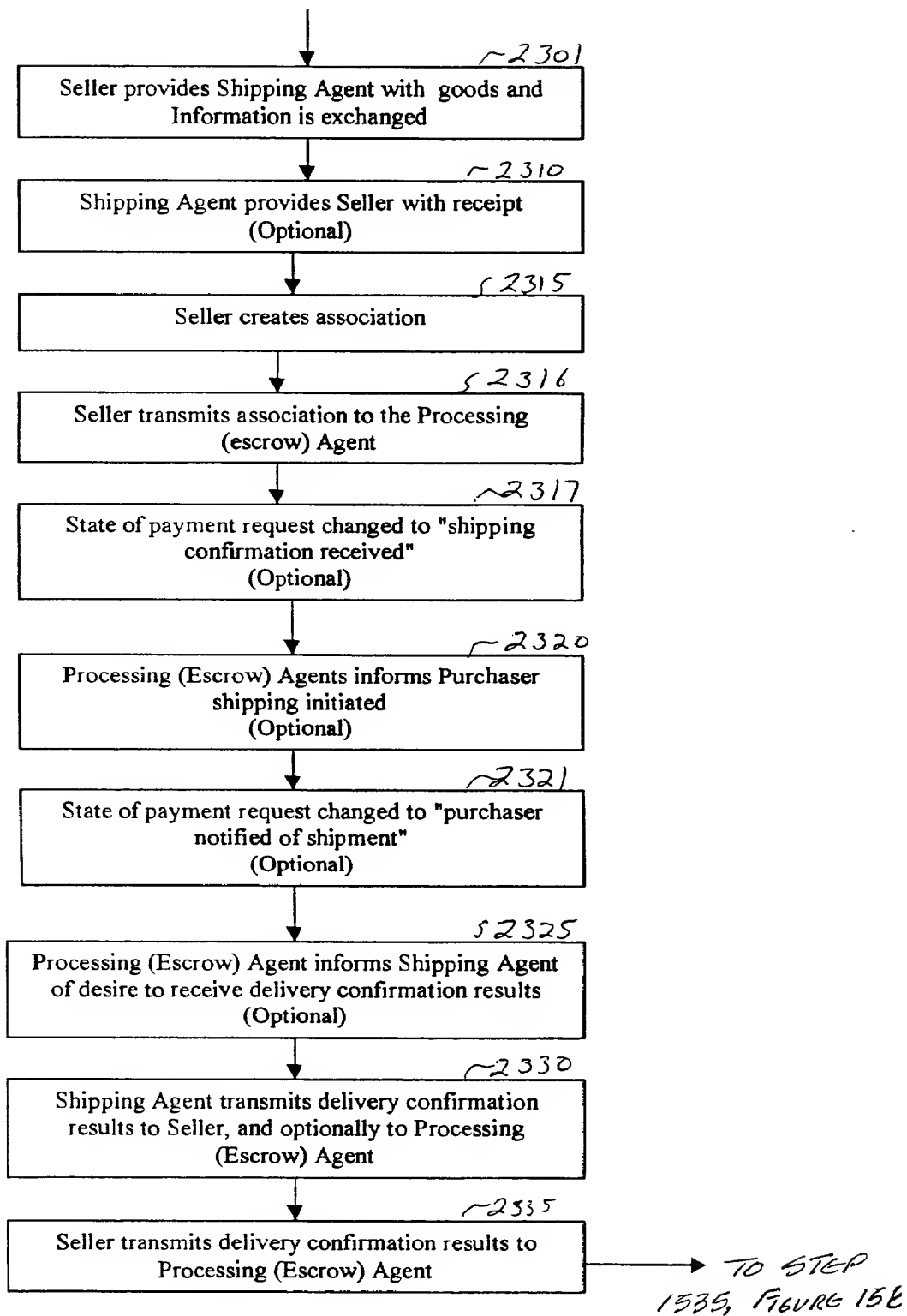


FIGURE 23

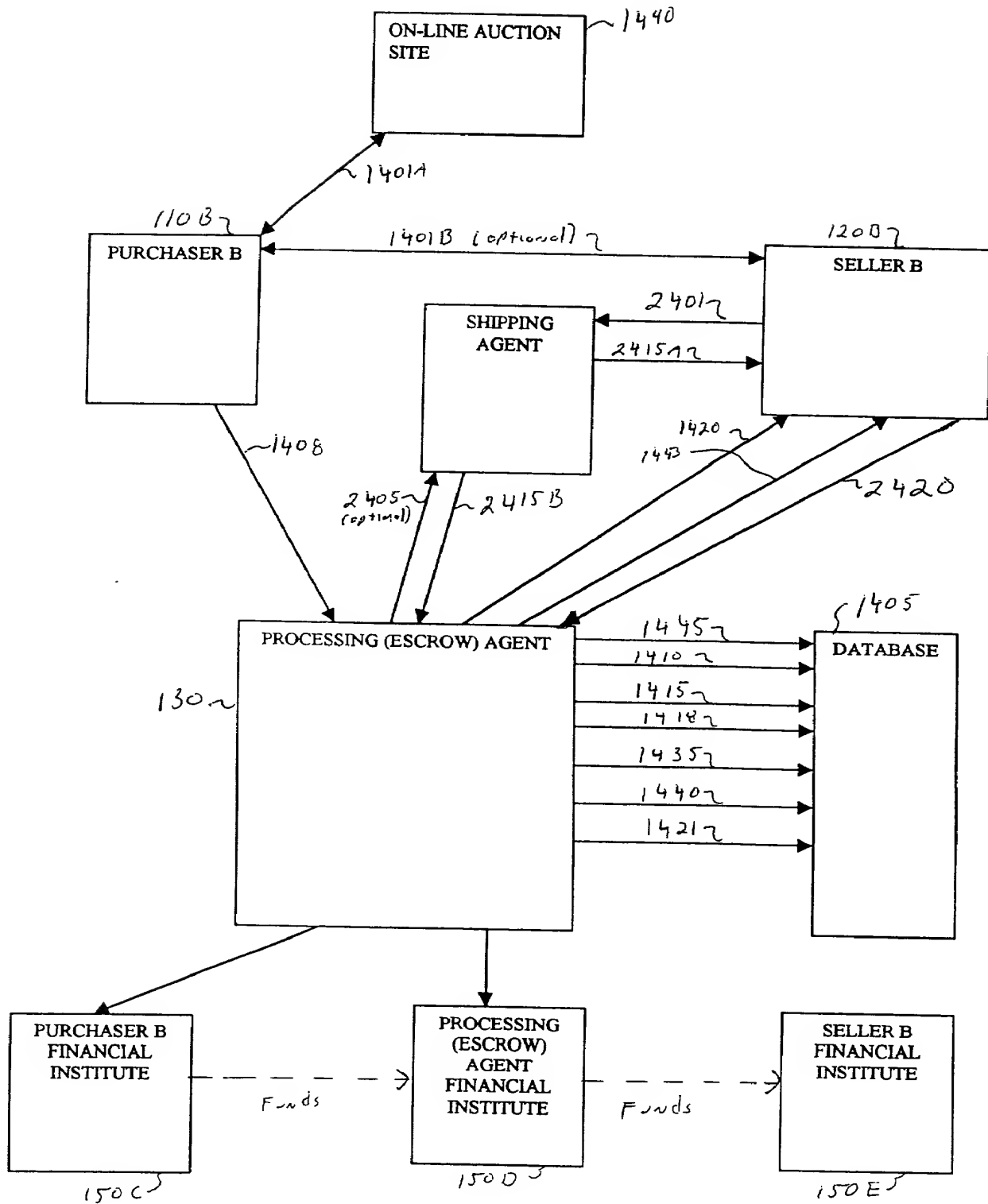
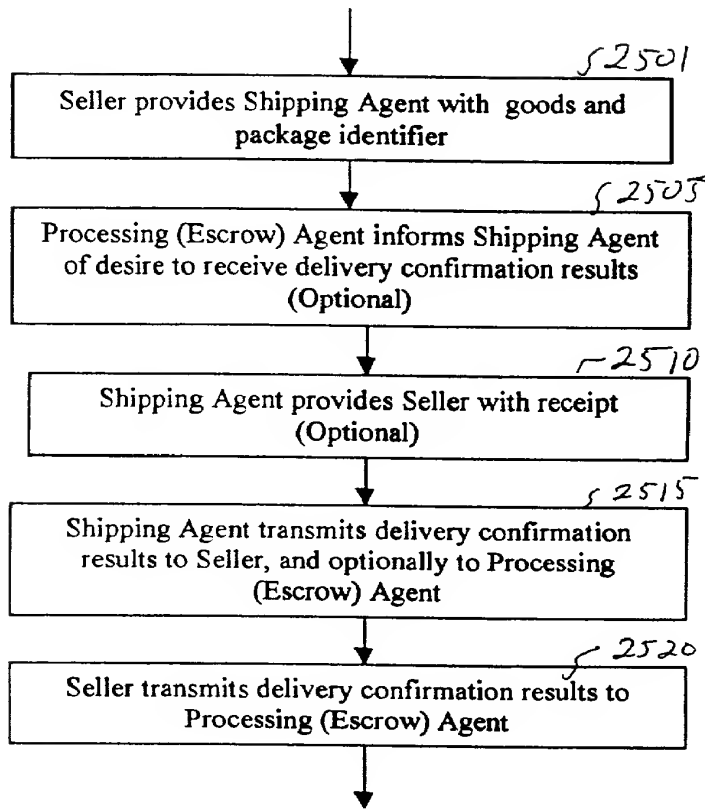


FIGURE 24

From Step 1520, Figure 15



TO STEP 1535, FIGURE 15B

FIGURE 25

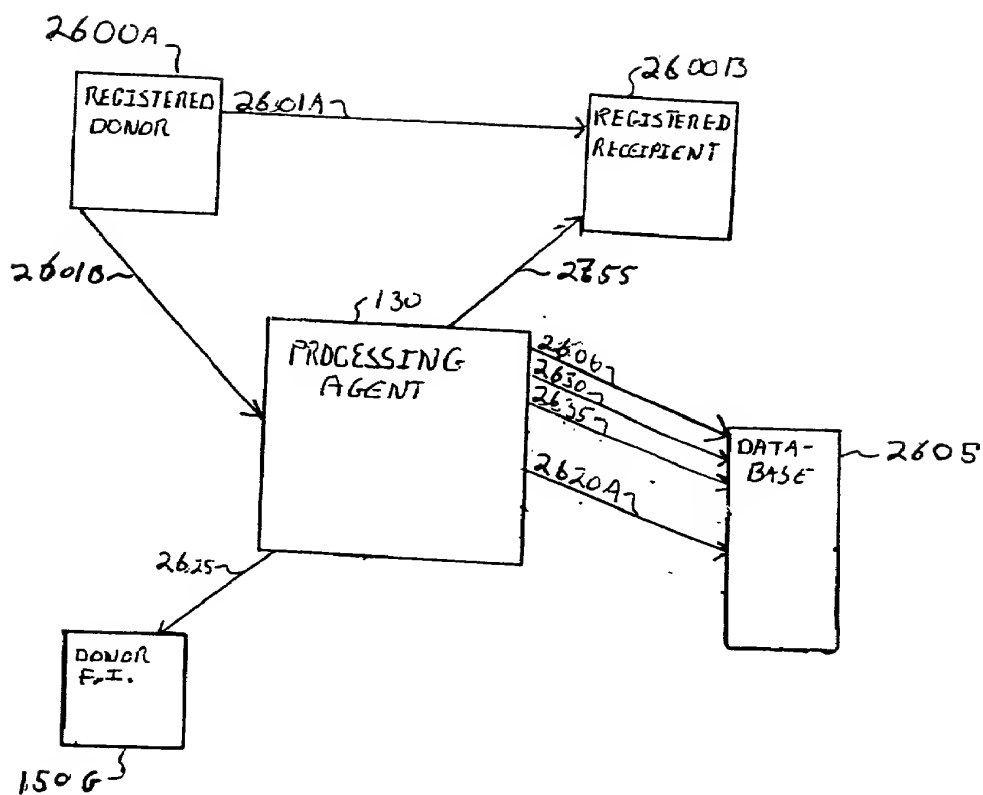


FIGURE 26



0904978.071604  
109170" 82664860

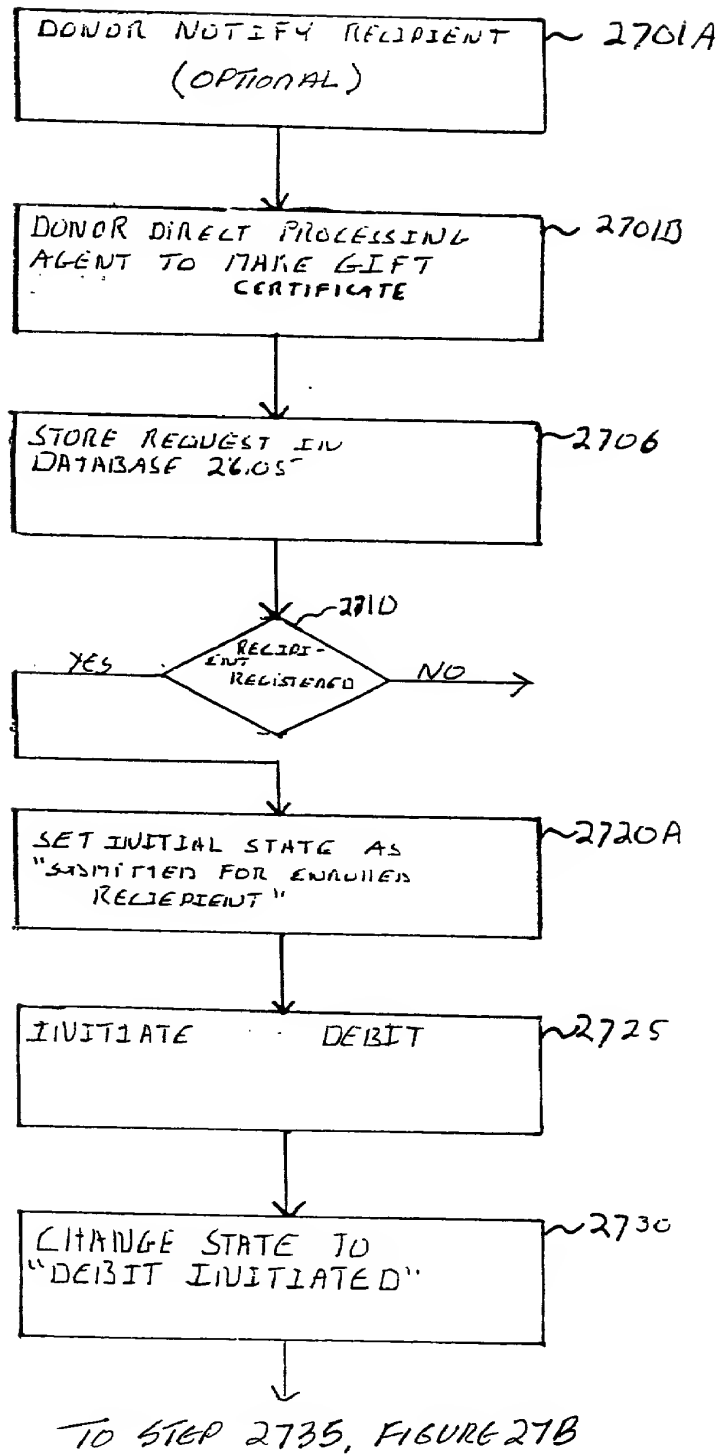


FIGURE 27A

FROM STEP 2730, FIGURE 27A

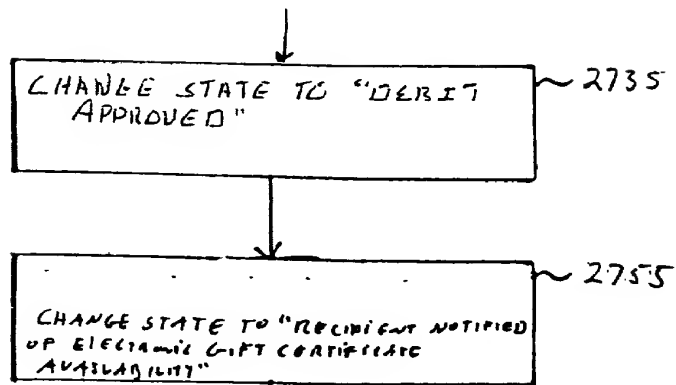


FIGURE 27B

09349978.071604  
T03T20.8264860

094938.07101  
TOPIC: 82664860

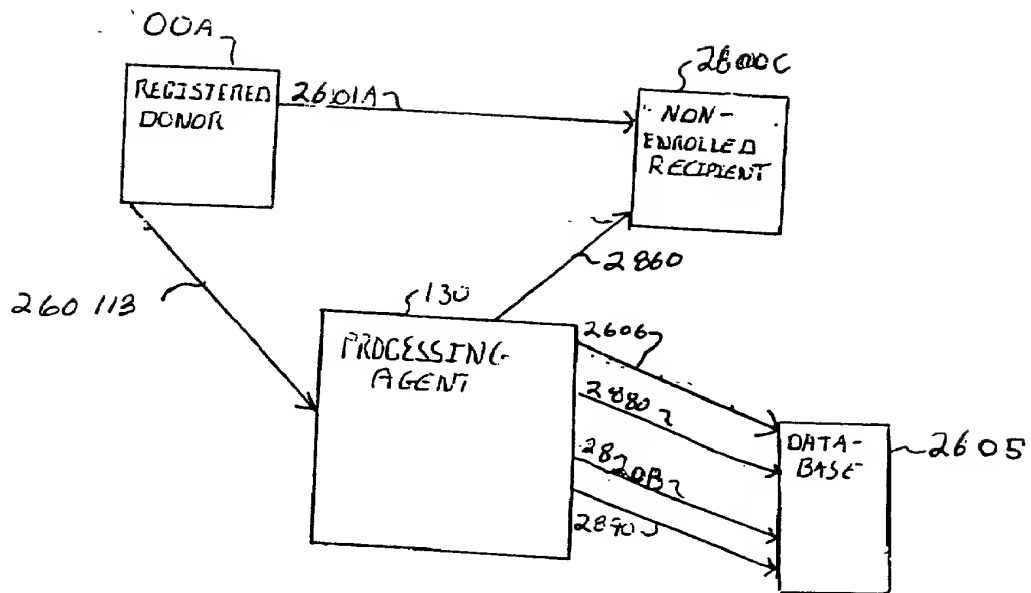


FIGURE 28A

09849978.071501

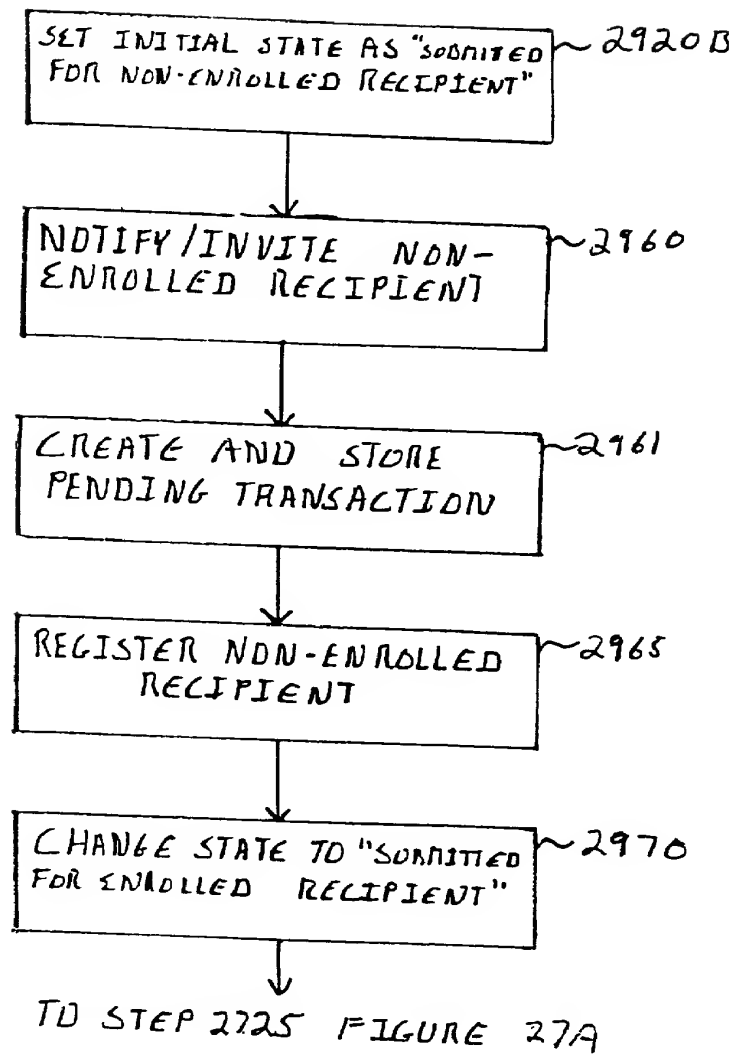


FIGURE 29